



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [KEYCORP](#)

City/State [CLEVELAND, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [187,227,649](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[KEYCORP](#)
[127 PUBLIC SQUARE](#)
[CLEVELAND, OH 441141306](#)

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	186,137,556			175,423,831			179,596,325			162,097,121			144,193,037																	
Net income (\$000)	981,551			1,349,954			2,625,203			1,343,978			1,716,897																	
Number of BHCs in peer group	132			131			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.28	2.67	20	2.32	2.65	23	2.28	2.60	23	2.51	2.77	25	2.73	3.01	29															
+ Non-interest income	1.48	0.96	79	1.68	1.11	78	1.76	1.04	83	1.63	1.21	73	1.69	1.32	75															
- Overhead expense	2.31	2.17	65	2.45	2.24	66	2.47	2.17	74	2.53	2.57	60	2.71	2.69	58															
- Provision for credit losses	0.14	0.09	71	-0.36	-0.15	18	-0.23	-0.09	16	0.63	0.51	68	0.31	0.15	84															
+ Securities gains (losses)	0	0	43	0	0.01	50	0	0.01	4	0	0.02	45	0.01	0.01	76															
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.30	1.40	41	1.93	1.79	64	1.83	1.66	68	0.98	1.04	41	1.42	1.56	36															
Net operating income	1.05	1.06	48	1.53	1.36	69	1.45	1.26	73	0.82	0.81	44	1.18	1.19	43															
Net income	1.05	1.06	50	1.54	1.35	69	1.46	1.26	73	0.83	0.82	44	1.19	1.19	45															
Net income (Subchapter S adjusted)					1.63		2.16			1.97			1.18			1.17														
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.66	3.12	21	2.70	3.14	19	2.65	3.06	20	3.15	3.55	24	4.01	4.41	25															
Interest expense	0.19	0.24	42	0.19	0.27	36	0.18	0.25	41	0.44	0.52	45	1.01	1.08	46															
Net interest income (tax equivalent)	2.47	2.88	21	2.51	2.85	25	2.47	2.80	23	2.72	3.01	25	3	3.33	28															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.15	0.08	73	0.27	0.13	81	0.18	0.11	72	0.42	0.27	77	0.46	0.21	86															
Earnings coverage of net loan and lease losses (X)	16.59	-9.51	47	10.27	4.52	40	15.43	39.72	39	5.68	22.91	25	5.70	24.40	23															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.17	33	1.23	1.39	40	1.06	1.23	35	1.63	1.58	62	0.95	0.83	65															
Allowance for loan and lease losses / Total loans and leases	0.98	1.15	33	1.21	1.37	41	1.04	1.20	35	1.61	1.55	62	0.94	0.81	63															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.41	55	0.73	0.63	65	0.47	0.49	52	0.90	0.71	72	0.78	0.57	73															
30–89 days past due loans and leases / Total loans and leases	0.13	0.32	30	0.19	0.27	46	0.17	0.32	33	0.25	0.39	37	0.43	0.43	60															
Liquidity and Funding																														
Net noncore funding dependence	10.50	3.09	79	-5.95	-1.82	37	0	-2.33	58	-3.84	3.20	32	8.83	14.45	34															
Net short-term noncore funding dependence	2.77	-1.79	71	-12.22	-8.21	30	-5.14	-7.71	55	-10.85	-4.76	24	1.95	3.38	37															
Net loans and leases / Total assets	60.39	61.60	45	56	59.81	35	55.81	58.67	41	59.41	61.58	37	65.90	63.77	42															
Capitalization																														
Tier 1 leverage ratio	8.64	9.08	36	8.72	9.11	40	8.47	8.98	36	8.94	9.13	45	9.88	9.76	60															
Holding company equity capital / Total assets	7.71	10.04	16	9.88	10.88	37	9.34	10.71	29	10.49	11.16	40	11.70	12.43	42															
Total equity capital (including minority interest) / Total assets	7.71	10.14	15	9.88	11.01	34	9.34	10.82	27	10.49	11.29	38	11.70	12.57	39															
Common equity tier 1 capital / Total risk-weighted assets	9.17	11.90	7	9.89	12.69	6	9.48	12.42	6	9.73	12.38	8	9.44	12.17	8															
Net loans and leases / Equity capital (X)	7.84	6.22	78	5.67	5.51	56	5.97	5.53	62	5.66	5.58	54	5.63	5.21	63															
Cash dividends / Net income	42.48	34	68	30.45	25.30	61	31.33	28.27	57	61.69	42.30	78	46.83	33.12	78															
Cash dividends / Net income (Subchapter S adjusted)					69.44		-21.71			3.14			-0.65		-12.02															
Growth Rates																														
Assets	3.14	7.91	42	5.52	9.29	41	8.80	10.50	51	17.72	16.68	57	3.95	9.26	36															
Equity capital	-19.59	-0.29	9	2.28	9.31	13	-3.10	7.46	6	5.54	6.99	48	9.25	10.49	60															
Net loans and leases	11.23	11.87	58	-5.17	0.79	25	2.21	3.36	51	6.13	9.07	45	5.48	9.10	47															
Noncore funding	61.28	10.50	87	-14.97	-23.76	62	-11.67	-14.79	57	-4.60	-12.18	60	-17.70	6.59	17															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	5.58	0.77	89	5.86	1.02	87															
Long-term debt / Equity capital	27.27	11.61	84	17.67	11.05	78	16.18	10.95	74	18.19	13.56	75	20.17	13.04	74															
Equity investment in subsidiaries / Equity capital	105.52	103.92	63	104.03	103.07	56	104.46	103.22	63	104.06	102.81	60	105.40	103.22	65															
Cash from ops + noncash items + op expense / Op expense + dividends	19.52	116.54	20	137.70	130.64	56	166.99	154.48	63	135.06	147.24	53	150.90	190.27	39															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,735,824	1,739,916	3,473,161	3,802,790	4,173,449	-0.24	-1.37
Income from lease financing receivables.....	44,341	57,971	107,758	132,240	156,039	-23.51	-49.26
Fully taxable income on loans and leases.....	1,730,783	1,747,875	3,480,995	3,826,893	4,212,743	-0.98	-3.97
Tax-exempt income on loans and leases.....	49,382	50,012	99,924	108,137	116,745	-1.26	9.64
Estimated tax benefit on income on loans and leases.....	13,116	13,325	26,562	29,051	31,960	-1.57	-47.33
Income on loans and leases (tax equivalent).....	1,793,281	1,811,212	3,607,481	3,964,081	4,361,448	-0.99	-4.22
Investment interest income (tax equivalent).....	454,449	352,189	731,576	707,862	799,130	29.04	56.58
Interest on balances due from depository institutions.....	17,481	11,347	27,804	16,901	59,539	54.06	122.32
Interest income on other earning assets.....	21,046	13,597	27,295	24,886	45,819	54.78	-1.70
Total interest income (tax equivalent).....	2,286,257	2,188,345	4,394,156	4,713,730	5,265,936	4.47	4.31
Interest on time deposits of \$250K or more	832	1,548	2,720	11,875	39,952	-46.25	-92.97
Interest on time deposits < \$250K.....	4,037	15,077	22,005	126,707	243,340	-73.22	-90.13
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	29,405	20,472	41,936	208,796	569,874	43.64	-58.64
Interest on other borrowings and trading liabilities.....	99,627	84,894	164,751	243,579	415,550	17.35	-18.17
Interest on subordinated debt and mandatory convertible securities	27,917	32,764	64,887	60,079	56,687	-14.79	-6.50
Total interest expense.....	161,818	154,755	296,299	651,036	1,325,403	4.56	-41.25
Net interest income (tax equivalent).....	2,124,439	2,033,590	4,097,857	4,062,694	3,940,533	4.47	10.86
Non-interest income.....	1,381,542	1,475,159	3,162,978	2,642,780	2,435,426	-6.35	13.36
Adjusted operating income (tax equivalent)	3,505,981	3,508,749	7,260,835	6,705,474	6,375,959	-0.08	11.83
Overhead expense.....	2,148,424	2,149,706	4,435,293	4,102,074	3,900,483	-0.06	7.95
Provision for credit losses.....	127,920	-314,411	-417,632	1,021,324	441,227		-6.17
Securities gains (losses)	0	353	-6,666	4,122	20,020	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	1,212,228	1,690,818	3,281,207	1,585,812	2,053,531	-28.31	20.14
Applicable income taxes	221,741	336,050	642,150	226,908	313,946	-34.02	-12.06
Tax equivalent adjustments	13,116	13,325	26,562	29,089	32,020	-1.57	-47.57
Applicable income taxes (tax equivalent).....	234,857	349,375	668,712	255,997	345,966	-32.78	-15.27
Minority interest	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest	977,371	1,341,443	2,612,495	1,329,815	1,707,565	-27.14	33.77
Discontinued operations, net of applicable income taxes.....	4,180	8,511	12,708	14,163	9,332	-50.89	-19.55
Net income attributable to holding company.....	981,551	1,349,954	2,625,203	1,343,978	1,716,897	-27.29	33.39
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	981,551	1,349,954	2,625,203	1,343,978	1,716,897	-27.29	33.17
Investment securities income (tax equivalent).....	454,449	352,189	731,576	707,862	799,130	29.04	56.58
US Treasury and agency securities (excluding mortgage-backed securities)	25,870	4,972	20,271	7,259	4,985	420.31	1664.67
Mortgage-backed securities	405,271	346,851	692,907	699,655	793,318	16.84	40.63
All other securities	23,308	366	18,398	948	827	6268.31	3873.79
Cash dividends declared.....	417,000	411,071	822,506	829,053	804,010	1.44	76.95
Common	363,900	357,971	716,306	722,853	707,232	1.66	87.77
Preferred.....	53,100	53,100	106,200	106,200	96,778	0.00	26.86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.46	2.90	18	2.49	2.92	19	2.45	2.85	20	2.91	3.27	20	3.65	4	24
Less: Interest expense	0.17	0.22	42	0.18	0.25	34	0.16	0.23	41	0.40	0.48	45	0.92	0.98	46
Equals: Net interest income (tax equivalent)	2.28	2.67	20	2.32	2.65	23	2.28	2.60	23	2.51	2.77	25	2.73	3.01	29
Plus: Non-interest income	1.48	0.96	79	1.68	1.11	78	1.76	1.04	83	1.63	1.21	73	1.69	1.32	75
Equals: adjusted operating income (tax equivalent)	3.77	3.67	67	4	3.82	66	4.04	3.70	73	4.14	4.04	61	4.42	4.41	54
Less: Overhead expense	2.31	2.17	65	2.45	2.24	66	2.47	2.17	74	2.53	2.57	60	2.71	2.69	58
Less: Provision for credit losses	0.14	0.09	71	-0.36	-0.15	18	-0.23	-0.09	16	0.63	0.51	68	0.31	0.15	84
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	50	0	0.01	4	0	0.02	45	0.01	0.01	76
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.30	1.40	41	1.93	1.79	64	1.83	1.66	68	0.98	1.04	41	1.42	1.56	36
Less: Applicable income taxes (tax equivalent)	0.25	0.33	24	0.40	0.41	51	0.37	0.38	51	0.16	0.23	28	0.24	0.36	20
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.05	1.06	48	1.53	1.36	69	1.45	1.26	73	0.82	0.81	44	1.18	1.19	43
Plus: Net extraordinary items	0	0	99	0.01	0	99	0.01	0	98	0.01	0	97	0.01	0	99
Equals: Net income	1.05	1.06	50	1.54	1.35	69	1.46	1.26	73	0.83	0.82	44	1.19	1.19	45
Memo: Net income (last four quarters)	1.22	1.12	67	1.37	1.25	66	1.46	1.26	73	0.83	0.82	44	1.19	1.19	45
Net income-BHC and noncontrolling (minority) interest	1.05	1.07	48	1.54	1.37	68	1.46	1.27	73	0.83	0.83	44	1.19	1.20	45
Margin Analysis															
Average earning assets / Average assets	92.41	92.97	41	92.40	93.15	38	92.46	93.08	39	92.29	92.32	50	91.04	91.05	50
Average interest-bearing funds / Average assets	61.01	60.12	63	61.51	62.32	52	61.08	61.99	54	64.37	64.06	55	66.19	65.57	50
Interest income (tax equivalent) / Average earning assets	2.66	3.12	21	2.70	3.14	19	2.65	3.06	20	3.15	3.55	24	4.01	4.41	25
Interest expense / Average earning assets	0.19	0.24	42	0.19	0.27	36	0.18	0.25	41	0.44	0.52	45	1.01	1.08	46
Net interest income (tax equivalent) / Average earning assets	2.47	2.88	21	2.51	2.85	25	2.47	2.80	23	2.72	3.01	25	3	3.33	28
Yield or Cost															
Total loans and leases (tax equivalent)	3.31	4.01	9	3.52	4.05	22	3.52	4.01	22	3.76	4.27	20	4.65	5.09	24
Interest-bearing bank balances	0.67	0.42	93	0.13	0.11	83	0.17	0.14	86	0.18	0.27	21	2.84	2.04	86
Federal funds sold and reverse repos	0.54	0.58	51	0.22	0.26	58	0.24	0.25	61	0.13	0.68	21	2.23	2.44	46
Trading assets	0.83	0.52	71	0.78	0.42	73	0.71	0.45	70	0.83	0.60	70	1.96	0.99	72
Total earning assets	2.64	3.09	21	2.68	3.11	24	2.63	3.04	21	3.13	3.51	24	3.99	4.36	26
Investment securities (tax equivalent)	1.69	1.85	36	1.83	1.80	51	1.72	1.77	50	2.15	2.25	40	2.48	2.76	27
US Treasury and agency securities (excluding mortgage-backed securities)	0.51	1.22	6	0.20	1.28	6	0.29	1.14	8	0.28	1.75	3	1.73	2.32	14
Mortgage-backed securities	1.93	1.78	63	1.94	1.56	84	1.84	1.57	80	2.31	2.05	74	2.49	2.61	31
All other securities	2.29	2.82	31	1.95	2.91	19	1.35	2.81	10	2.35	3.24	18	2.16	4.06	6
Interest-bearing deposits	0.07	0.20	12	0.08	0.24	14	0.07	0.21	16	0.39	0.53	36	1.05	1.10	48
Time deposits of \$250K or more	0.31	0.50	24	0.36	0.76	14	0.36	0.66	17	0.71	1.42	6	1.32	1.96	9
Time deposits < \$250K	0.26	0.44	23	0.70	0.72	55	0.56	0.62	49	1.84	1.36	88	2.44	1.82	90
Other domestic deposits	0.06	0.17	14	0.05	0.17	11	0.05	0.15	12	0.26	0.36	39	0.84	0.93	44
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.81	0.36	85	0.03	0.19	15	0.02	0.17	18	0.88	0.62	78	0.66	1.86	21
Other borrowed funds and trading liabilities	1.36	1.24	57	1.32	1.31	51	1.28	1.27	50	1.69	1.50	61	2.97	2.38	82
All interest-bearing funds	0.28	0.36	36	0.29	0.40	33	0.27	0.37	35	0.62	0.74	41	1.39	1.49	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019				
Non-interest Income and Expenses												
Total non-interest income	1,381,542		1,475,159		3,162,978		2,642,780		2,435,426			
Fiduciary activities income	141,753		137,268		282,746		254,769		237,419			
Service charges on deposit accounts - domestic	186,816		156,225		336,897		310,803		337,206			
Trading revenue.....	57,443		46,502		80,457		23,435		37,915			
Investment banking fees and commissions.....	247,358		307,234		706,142		549,520		492,877			
Insurance activities revenue.....	2,118		6,838		9,458		10,069		9,082			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	108,775		103,494		213,852		105,331		101,468			
Net securitization income	0		0		0		2,688		4,730			
Net gains (losses) on sales of loans, OREO, other assets.....	96,228		166,382		363,999		387,653		243,918			
Other non-interest income.....	541,051		551,216		1,169,427		998,512		970,811			
Total overhead expenses	2,148,424		2,149,706		4,435,293		4,102,074		3,900,483			
Personnel expense.....	1,237,155		1,246,638		2,560,933		2,336,052		2,249,595			
Net occupancy expense.....	199,653		201,416		399,342		397,052		394,757			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	22,917		29,265		58,492		65,083		88,806			
Other operating expenses.....	688,699		672,387		1,416,526		1,303,887		1,167,325			
Fee income on mutual funds and annuities.....	66,177		64,317		128,773		114,591		113,476			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	19,589		18,734		18,385		18,387		17,633			
Average personnel expense per employee.....	63.16		66.54		139.29		127.05		127.58			
Average assets per employee.....	9,502.15		9,363.93		9,768.63		8,815.85		8,177.45			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	4.79	2.35	79	4.36	2.15	78	4.07	2.17	77	4.34	2.02	80
Overhead expenses / Net Interest Income + non-interest income	61.51	59.40	58	61.50	59.03	59	61.31	59.28	53	61.44	62.28	48
Percent of Average Assets												
Total overhead expense	2.31	2.17	65	2.45	2.24	66	2.47	2.17	74	2.53	2.57	60
Personnel expense.....	1.33	1.20	69	1.42	1.25	68	1.43	1.21	75	1.44	1.30	65
Net occupancy expense.....	0.21	0.22	46	0.23	0.24	46	0.22	0.23	48	0.24	0.26	43
Other operating expenses.....	0.76	0.72	71	0.80	0.73	71	0.82	0.72	74	0.84	0.94	59
Overhead less non-interest income	0.82	1.19	21	0.77	1.10	21	0.71	1.10	16	0.90	1.25	22
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	61.28	58.92	59	61.27	58.45	62	61.09	58.83	55	61.18	61.82	52
Personnel expense.....	35.29	32.65	62	35.53	33.10	64	35.27	32.93	63	34.84	32.36	62
Net occupancy expense.....	5.69	6.14	39	5.74	6.33	40	5.50	6.23	35	5.92	6.58	38
Other operating expenses.....	20.30	19.36	63	20	18.60	64	20.31	19.18	58	20.42	22.28	54
Total non-interest income	39.41	25.40	82	42.04	28.18	81	43.56	27.67	84	39.41	28.83	76
Fiduciary activities income	4.04	2.23	77	3.91	2.24	75	3.89	2.20	74	3.80	2.09	75
Service charges on domestic deposit accounts	5.33	3.45	80	4.45	3.19	74	4.64	3.27	73	4.64	3.27	78
Trading revenue.....	1.64	0.45	82	1.33	0.72	80	1.11	0.62	82	0.35	1.28	54
Investment banking fees and commissions.....	7.06	2.25	86	8.76	2.52	87	9.73	2.58	89	8.20	2.46	88
Insurance activities revenue.....	0.06	0.36	54	0.19	0.37	64	0.13	0.36	58	0.15	0.41	62
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	3.10	1.38	82	2.95	0.55	90	2.95	0.60	92	1.57	0.01	92
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0.04	0	92
Net gain (loss) - sales of loans, OREO, and other assets	2.74	1.51	76	4.74	3.83	70	5.01	3.30	75	5.78	3.92	72
Other non-interest income.....	15.43	9.09	83	15.71	9.26	84	16.11	9.27	85	14.89	9.65	80
Overhead less non-interest income	21.87	32.73	20	19.22	29.94	21	17.52	30.52	16	21.76	31.93	20
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.29	21.22	21	19.87	21.54	29	19.57	21.18	30	14.31	18.63	20
Applicable income tax + TE / Pretax net operating income + TE	19.37	23.38	12	20.66	23.10	16	20.38	22.67	16	16.14	21.18	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	46,595,181	37,578,858	41,754,890	34,609,233	33,258,223	23.99	28.37
Commercial and industrial loans	43,796,653	39,747,569	40,951,442	42,458,187	37,877,346	10.19	35.81
Loans to individuals	8,184,487	10,359,510	7,361,828	11,314,116	10,234,895	-21.00	10.81
Loans to depository institutions and acceptances of other banks	12,300	34,900	22,579	14,874	75,689	-64.76	-74.96
Agricultural loans	538,902	457,231	491,081	466,278	628,519	17.86	-15.07
Other loans and leases	15,066,172	14,727,075	14,569,215	14,615,788	14,770,609	2.30	14.64
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	114,193,695	102,905,143	105,151,035	103,478,476	96,845,281	10.97	27.22
Less: Allowance for loan and lease losses	1,122,682	1,249,384	1,088,916	1,662,780	909,944	-10.14	25.97
Net loans and leases	113,071,013	101,655,759	104,062,119	101,815,696	95,935,337	11.23	27.24
Debt securities that reprice or mature in over 1 year	49,238,058	39,803,908	51,881,227	32,652,029	30,075,243	23.70	72.08
Mutual funds and equity securities	2,427	0	23,812	0	0		
Subtotal	162,311,498	141,459,667	155,967,158	134,467,725	126,010,580	14.74	38.16
Interest-bearing bank balances	1,943,070	19,862,511	10,422,819	15,689,427	1,206,588	-90.22	-22.65
Federal funds sold and reverse repos	514,082	505,025	511,129	505,775	5,481	1.79	4709.45
Debt securities that reprice or mature within 1 year	1,384,394	1,009,144	1,022,537	2,499,433	1,834,412	37.18	2712.15
Trading assets	3,387,847	2,914,945	2,588,066	2,410,788	1,754,688	16.22	100.53
Total earning assets	169,540,891	165,751,292	170,511,709	155,573,148	130,811,749	2.29	39.26
Non-interest-bearing cash and due from depository institutions	896,472	1,007,935	989,138	1,102,746	812,789	-11.06	25.60
Premises, fixed assets, and leases	1,231,297	1,404,109	1,289,558	1,397,337	1,482,489	-12.31	33.97
Other real estate owned	20,044	24,058	20,076	109,394	45,167	-16.68	-68.21
Investment in unconsolidated subsidiaries	17,436	17,419	17,490	17,487	17,486	0.10	-7.32
Intangible and other assets	15,521,509	13,322,039	13,627,950	13,171,118	12,399,952	16.51	20.26
Total assets	187,227,649	181,526,852	186,455,921	171,371,230	145,569,632	3.14	37.30
Quarterly average assets	187,918,679	178,462,412	185,809,475	168,886,528	146,395,946	5.30	40.05
Average loans and leases (YTD)	108,272,870	103,013,752	102,601,734	105,436,958	93,867,868	5.11	21.66
Memoranda							
Loans held-for-sale	1,305,719	1,536,692	2,729,237	1,582,634	1,334,052	-15.03	-25.08
Loans not held-for-sale	112,887,976	101,368,451	102,421,798	101,895,842	95,511,229	11.36	28.26
Real estate loans secured by 1–4 family	27,805,595	21,409,855	24,504,157	18,921,590	17,436,457	29.87	54.61
Commercial real estate loans	18,717,556	16,092,873	17,158,939	15,590,438	15,704,741	16.31	3.06
Construction and land development	2,150,131	2,132,321	1,996,426	1,988,000	1,559,806	0.84	-0.96
Multifamily	6,435,732	4,279,632	5,843,851	4,123,093	4,214,718	50.38	68.47
Nonfarm nonresidential	10,131,693	9,680,920	9,318,662	9,479,345	9,930,217	4.66	-16.76
Real estate loans secured by farmland	72,030	76,130	91,794	97,205	117,025	-5.39	-52.23
Total investment securities	50,624,879	40,813,052	52,927,576	35,151,462	31,909,655	24.04	76.62
U.S. Treasury securities	8,583,258	4,886,133	8,971,871	1,000,000	293,777	75.67	18931.61
US agency securities (excluding mortgage-backed securities)	1,005,090	575	500,487	604	40,648	174698.26	716.36
Municipal securities	0	0	0	0	4,070		-100.00
Mortgage-backed securities	39,148,822	35,875,347	40,931,778	34,105,021	31,534,082	9.12	37.61
Asset-backed securities	1,870,282	14,286	2,484,628	19,271	11,515	12991.71	
Other debt securities	15,000	36,711	15,000	26,566	25,563	-59.14	-57.44
Mutual funds and equity securities	2,427	0	23,812	0	0		
Available-for-sale securities	42,436,595	34,638,347	45,364,342	27,556,113	21,842,433	22.51	135.45
U.S. Treasury securities	8,583,258	4,886,133	8,971,871	1,000,000	293,777	75.67	18931.61
US agency securities (excluding mortgage-backed securities)	1,005,090	575	500,487	604	40,648	174698.26	716.36
Municipal securities	0	0	0	0	4,070		-100.00
Mortgage-backed securities	32,848,247	29,729,944	35,891,984	26,543,985	21,493,562	10.49	84.28
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	21,695	0	11,524	10,376	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-305,854	299,468	124,877	427,517	48,931		
Available-for-sale securities appreciation (depreciation)	-4,164,319	163,994	-529,424	746,127	150,927		
Structured notes, fair value	0	16	0	42	187	-100.00	-100.00
Pledged securities	14,088,009	13,677,474	14,558,494	13,621,702	7,967,034	3.00	83.74

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	51,203,779	8,254,607	10,068,022	7,959,461	2,887,360	520.31	1255.80
NOW, ATS and transaction accounts	47,757,275	6,550,505	6,201,859	3,873,754	2,796,171	629.06	2725.79
Time deposits less brokered deposits < \$250K	2,719,325	2,948,346	2,358,358	4,007,349	8,236,377	-7.77	-57.79
MMDA and other savings accounts	43,793,284	126,915,141	132,509,881	117,733,109	94,558,039	-65.49	-49.42
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	145,473,663	144,668,599	151,138,120	133,573,673	108,477,947	0.56	47.69
Time deposits of \$250K or more	482,701	721,350	601,321	970,879	2,607,575	-33.08	-76.62
Foreign deposits	3	3	0	0	107	0.00	-99.08
Federal funds purchased and repos	3,233,581	210,630	172,533	219,739	386,588	1435.19	81.68
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,555,315	2,379,426	2,349,447	2,275,740	2,009,923	91.45	122.83
Other borrowings w/remaining maturity over 1 year	12,489,997	8,758,491	7,931,544	9,300,330	8,372,903	42.60	35.61
Brokered deposits < \$250K	128,104	882,309	895,930	762,452	804,121	-85.48	-94.62
Noncore funding	20,889,701	12,952,209	11,950,775	13,529,140	14,181,217	61.28	19.52
Trading liabilities	1,709,368	874,815	745,431	912,301	899,506	95.40	39.55
Subordinated notes and debentures + trust preferred securities	1,671,419	2,086,315	1,760,666	2,132,998	2,065,686	-19.89	-16.70
Other liabilities	3,056,200	3,003,235	3,437,319	3,241,553	2,907,158	1.76	60.73
Total liabilities	172,800,351	163,585,173	169,032,311	153,389,665	128,531,514	5.63	42.68
Equity Capital							
Perpetual preferred stock (including surplus)	1,855,994	1,855,994	1,855,994	1,855,994	1,855,994	0.00	84.01
Common stock	1,256,702	1,256,702	1,256,702	1,256,702	1,256,702	0.00	0.00
Common surplus	6,285,168	6,276,101	6,322,487	6,325,588	6,338,803	0.14	-0.65
Retained earnings	15,118,020	13,689,654	14,553,469	12,750,771	12,468,977	10.43	53.05
Accumulated other comprehensive income	-4,166,170	150,180	-586,010	737,989	26,262		
Other equity capital components	-5,922,626	-5,287,208	-5,979,261	-4,945,637	-4,908,806		
Total holding company equity capital	14,427,088	17,941,423	17,423,381	17,981,407	17,037,932	-19.59	-5.41
Noncontrolling (minority) interest in subsidiaries	210	256	229	158	186	-17.97	-85.49
Total equity capital, including minority interest	14,427,298	17,941,679	17,423,610	17,981,565	17,038,118	-19.59	-5.42
Total liabilities and capital	187,227,649	181,526,852	186,455,921	171,371,230	145,569,632	3.14	37.30
Memoranda							
Non-interest-bearing deposits	51,203,782	49,508,429	52,092,410	43,226,321	28,877,565	3.42	61.75
Interest-bearing deposits	94,880,689	96,763,832	100,542,961	92,080,683	83,012,185	-1.95	33.10
Total deposits	146,084,471	146,272,261	152,635,371	135,307,004	111,889,750	-0.13	41.91
Long-term debt that reprices within 1 year	750,865	750,462	750,666	750,734	650,656	0.05	199.42
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,423,381	17,981,407	17,981,407	17,037,932	15,594,794		
Accounting restatements	0	0	0	-233,131	0		
Net income	981,551	1,349,954	2,625,203	1,343,978	1,716,897		
Net sale of new perpetual preferred stock	0	0	0	0	435,194		
Net sale of new common stock	19,316	43,584	107,454	84,193	85,081		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	434,642	1,144,178	134,239	834,614		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	417,000	411,071	822,506	829,053	804,010		
Change in other comprehensive income	-3,580,160	-587,809	-1,323,999	711,727	844,590		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	14,427,088	17,941,423	17,423,381	17,981,407	17,037,932		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	24.89	38.78	26	20.70	36.32	19	22.39	36.25	24	20.20	36.22	20	22.85	37.78	24
Commercial and industrial loans	23.39	11.05	92	21.90	12.25	90	21.96	10.76	91	24.78	13.52	93	26.02	12.02	94
Loans to individuals	4.37	3.52	68	5.71	3.48	78	3.95	3.36	66	6.60	3.40	78	7.03	4.20	73
Loans to depository institutions and acceptances of other banks	0.01	0.02	76	0.02	0.01	84	0.01	0.02	81	0.01	0.03	78	0.05	0.04	81
Agricultural loans.....	0.29	0.19	72	0.25	0.21	71	0.26	0.18	74	0.27	0.19	74	0.43	0.24	78
Other loans and leases.....	8.05	4.45	77	8.11	4.22	80	7.81	4.47	74	8.53	4.63	79	10.15	5.01	86
Net loans and leases.....	60.39	61.60	45	56	59.81	35	55.81	58.67	41	59.41	61.58	37	65.90	63.77	42
Debt securities over 1 year.....	26.30	19.46	75	21.93	17.61	67	27.82	19.46	74	19.05	15.55	68	20.66	14.60	83
Mutual funds and equity securities	0	0.05	31	0	0.06	14	0.01	0.06	41	0	0.05	13	0	0.06	13
Subtotal	86.69	82.34	65	77.93	78.32	36	83.65	79.22	63	78.47	78.16	36	86.56	79.65	71
Interest-bearing bank balances	1.04	4.59	14	10.94	9.11	63	5.59	8.50	38	9.16	7.51	64	0.83	3.06	22
Federal funds sold and reverse repos	0.27	0.58	73	0.28	0.52	76	0.27	0.54	74	0.30	0.82	77	0	1.57	59
Debt securities 1 year or less	0.74	1.68	36	0.56	1.53	31	0.55	1.56	29	1.46	1.68	54	1.26	1.91	52
Trading assets	1.81	0.55	87	1.61	0.60	87	1.39	0.49	87	1.41	1.01	82	1.21	1.19	79
Total earning assets.....	90.55	90.95	45	91.31	91.43	47	91.45	91.77	47	90.78	91.05	45	89.86	89.53	52
Non-interest cash and due from depository institutions.....	0.48	1.01	11	0.56	1.01	18	0.53	0.82	24	0.64	1.07	18	0.56	1.14	13
Other real estate owned.....	0.01	0.01	66	0.01	0.02	63	0.01	0.01	65	0.06	0.02	86	0.03	0.03	61
All other assets.....	8.97	7.97	61	8.14	7.50	60	8.02	7.35	62	8.58	7.82	61	9.58	9.27	56
Memoranda															
Short-term investments	2.05	7.68	15	11.78	12.01	54	6.41	11.47	32	10.91	11.17	55	2.09	7.63	26
U.S. Treasury securities.....	4.58	1.96	82	2.69	1.08	80	4.81	1.47	84	0.58	0.84	69	0.20	1.03	51
US agency securities (excluding mortgage-backed securities)	0.54	0.84	57	0	0.77	21	0.27	0.82	45	0	0.63	22	0.03	0.54	29
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	19
Mortgage-backed securities	20.91	13.68	80	19.76	12.97	79	21.95	14.14	81	19.90	11.75	88	21.66	11.44	92
Asset-backed securities	1	0.68	72	0.01	0.38	54	1.33	0.50	82	0.01	0.32	54	0.01	0.28	53
Other debt securities	0.01	0.52	27	0.02	0.52	31	0.01	0.53	28	0.02	0.42	34	0.02	0.39	36
Loans held-for-sale.....	0.70	0.35	81	0.85	0.42	81	1.46	0.55	84	0.92	0.52	77	0.92	0.39	81
Loans held for investment	60.29	61.41	42	55.84	59.85	34	54.93	58.06	38	59.46	61.72	36	65.61	63.50	42
Real estate loans secured by 1–4 family	14.85	12.26	66	11.79	11.69	53	13.14	11.46	61	11.04	11.91	46	11.98	13.29	44
Revolving	2.17	1.49	69	2.56	1.45	73	2.26	1.42	69	3.07	1.66	77	4.39	2.07	85
Closed-end, secured by first liens	12.49	10.40	67	9.02	9.84	49	10.69	9.67	64	7.68	9.81	38	7.09	10.69	31
Closed-end, secured by junior liens	0.19	0.18	71	0.22	0.20	70	0.19	0.17	71	0.30	0.22	76	0.50	0.28	81
Commercial real estate loans	10	24.34	20	8.87	22.48	16	9.20	22.69	19	9.10	22.22	20	10.79	22.23	27
Construction and land development	1.15	3.75	25	1.17	3.35	24	1.07	3.34	22	1.16	3.40	26	1.07	3.44	27
Multifamily.....	3.44	3.69	60	2.36	3.31	46	3.13	3.57	58	2.41	3.12	45	2.90	3.01	55
Nonfarm nonresidential	5.41	15.50	19	5.33	14.81	17	5	14.57	17	5.53	14.72	21	6.82	14.69	26
Real estate loans secured by farmland.....	0.04	0.35	39	0.04	0.34	43	0.05	0.30	46	0.06	0.33	44	0.08	0.36	50

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	40.80	62.08	21	36.52	59.66	17	39.71	61.05	20	33.45	57.15	15	34.34	57.46	18
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	40.80	62.08	21	36.52	59.66	17	39.71	61.05	20	33.45	57.15	15	34.34	57.46	18
Real estate loans secured by 1–4 family.....	24.35	20.31	64	20.81	19.82	52	23.30	19.86	62	18.29	19.43	44	18	20.75	38
Revolving	3.56	2.40	70	4.51	2.42	79	4.01	2.43	73	5.08	2.64	83	6.60	3.15	88
Closed-end.....	20.79	17.67	68	16.29	17.22	49	19.30	17.24	63	13.21	16.59	34	11.41	17.39	30
Commercial real estate loans	16.39	38.23	18	15.64	36.54	16	16.32	37.86	19	15.07	34.63	20	16.22	33.52	23
Construction and land development.....	1.88	5.97	24	2.07	5.50	23	1.90	5.65	21	1.92	5.26	21	1.61	5.09	21
1–4 family.....	0	1.34	9	0	1.11	8	0	1.18	7	0	0.93	10	0	0.94	15
Other	1.88	4.56	27	2.07	4.33	28	1.90	4.40	25	1.92	4.19	27	1.61	4.02	23
Multifamily.....	5.64	5.72	60	4.16	5.34	46	5.56	5.78	60	3.98	4.96	48	4.35	4.69	53
Nonfarm nonresidential	8.87	24.64	16	9.41	24.14	18	8.86	24.56	16	9.16	22.93	19	10.25	22.15	25
Owner-occupied.....	2.78	8.28	20	2.81	8.14	18	2.92	8.29	20	2.67	7.68	20	2.94	7.72	24
Other.....	6.09	16.13	18	6.60	15.71	17	5.94	15.94	16	6.49	14.95	21	7.31	14.34	24
Real estate loans secured by farmland.....	0.06	0.59	39	0.07	0.59	43	0.09	0.54	45	0.09	0.54	44	0.12	0.55	50
Loans to depository institutions and acceptances of other banks.....	0.01	0.05	75	0.03	0.03	82	0.02	0.04	81	0.01	0.06	76	0.08	0.11	80
Commercial and industrial loans	38.35	18.46	91	38.63	20.98	90	38.95	18.86	93	41.03	22.17	93	39.11	19.53	89
Loans to individuals	7.17	6.27	67	10.07	6.28	76	7	6.24	66	10.93	6.13	75	10.57	7.13	69
Credit card loans	0.85	0.53	80	0.90	0.51	80	0.92	0.53	80	0.96	0.65	78	1.17	0.81	76
Agricultural loans.....	0.47	0.32	72	0.44	0.37	70	0.47	0.34	74	0.45	0.32	73	0.65	0.37	77
Other loans and leases.....	13.19	8.30	75	14.31	8.03	76	13.86	8.75	72	14.12	9.09	71	15.25	9.85	75
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	274.37	407.54	26	229.79	383.17	19	254.58	391.81	25	213.70	381.27	20	219.93	391.26	25
Real estate loans secured by 1–4 family.....	163.73	130.40	69	130.92	124.52	54	149.40	126.06	66	116.83	125.03	46	115.30	138.18	43
Revolving	23.93	15.55	71	28.39	15.53	76	25.69	15.44	73	32.46	17.42	75	42.25	21.26	80
Closed-end.....	139.81	113.22	70	102.53	107.53	53	123.71	108.85	66	84.37	106.14	38	73.06	115.20	31
Commercial real estate loans	110.22	254.23	19	98.41	238.21	18	104.62	245.88	20	96.26	234.65	21	103.85	229.44	26
Construction and land development.....	12.66	38.88	25	13.04	35.52	25	12.17	35.95	23	12.27	35.62	27	10.31	34.95	25
1–4 family.....	0	8.60	8	0	7.06	7	0	7.42	6	0	6.34	10	0.01	6.61	14
Other	12.66	29.76	30	13.04	28.07	30	12.17	28.11	26	12.27	28.16	30	10.30	27.32	29
Multifamily.....	37.90	39.14	61	26.17	34.78	48	35.63	38.66	59	25.46	32.74	45	27.87	31.04	51
Nonfarm nonresidential	59.66	162.28	18	59.20	157.17	18	56.82	158.05	18	58.53	155.06	21	65.67	152.10	25
Owner-occupied.....	18.69	54.20	21	17.67	52.65	19	18.71	52.99	21	17.07	52.37	21	18.84	53.07	25
Other	40.97	106.54	20	41.53	102.08	19	38.10	102.54	18	41.46	100.54	24	46.83	97.41	29
Real estate loans secured by farmland.....	0.42	3.62	39	0.47	3.59	41	0.56	3.22	46	0.60	3.44	44	0.77	3.60	47
Loans to depository institutions and acceptances of other banks.....	0.07	0.27	76	0.21	0.18	83	0.14	0.21	81	0.09	0.28	77	0.50	0.44	80
Commercial and industrial loans	257.90	115.10	93	243.05	127.07	92	249.68	114.45	93	262.16	139.91	93	250.48	122.02	95
Loans to individuals	48.19	35.52	71	63.35	35.29	76	44.89	34.55	71	69.86	37.47	77	67.68	43.51	68
Credit card loans	5.69	2.76	81	5.64	2.61	81	5.92	2.77	80	6.11	3.30	79	7.47	4.34	79
Agricultural loans.....	3.17	1.81	75	2.80	2.01	72	2.99	1.86	75	2.88	1.88	74	4.16	2.18	79
Other loans and leases.....	88.72	50.19	76	90.05	46.75	78	88.83	51.06	76	90.25	49.54	78	97.68	52.44	80
Supplemental															
Non-owner occupied CRE loans / Gross loans	17.42	30.64	21	16.30	28.84	19	16.81	30.07	21	16.51	27.32	23	17.41	26.45	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	117.11	203.71	26	102.58	187.37	24	107.79	195.33	24	105.51	183.76	28	111.49	178.57	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	135.80	261.50	22	120.24	244.59	19	126.51	252.85	20	122.58	240.85	22	130.33	236.10	29

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.05	7.68	15	11.78	12.01	54	6.41	11.47	32	10.91	11.17	55	2.09	7.63	26
Liquid assets	29.63	25.39	64	35.84	28.17	75	34.82	29.03	66	31.99	26.22	69	24.49	22.44	66
Investment securities	27.04	21.68	68	22.48	19.64	59	28.39	21.63	69	20.51	17.85	63	21.92	16.99	76
Net loans and leases	60.39	61.60	45	56	59.81	35	55.81	58.67	41	59.41	61.58	37	65.90	63.77	42
Net loans, leases and standby letters of credit	62.55	62.44	46	57.82	60.62	37	57.81	59.49	47	61.30	62.48	39	68.17	64.84	49
Core deposits	77.70	75.64	45	79.70	74.75	62	81.06	75.71	65	77.94	70.67	63	74.52	63.09	73
Noncore funding	11.16	10.86	64	7.14	10.89	45	6.41	10.30	45	7.89	14.13	37	9.74	19.36	26
Time deposits of \$250K or more	0.26	1.54	8	0.40	1.81	10	0.32	1.58	9	0.57	2.11	15	1.79	2.94	29
Foreign deposits	0	0.34	78	0	0.35	78	0	0.34	39	0	0.36	39	0	0.43	76
Federal funds purchased and repos	1.73	1.20	74	0.12	1.20	31	0.09	1.23	29	0.13	1.47	27	0.27	1.94	29
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.45	0.50	79	-0.16	0.52	16	-0.18	0.54	16	-0.17	0.54	15	0.26	0.48	47
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.43	1.63	69	1.31	0.99	66	1.26	1	65	1.33	1.24	62	1.38	3.01	33
Earning assets that reprice within 1 year	33.80	36.16	42	42.94	38.93	59	37.06	37.37	51	43.57	39.38	57	43.34	39.29	65
Interest-bearing liabilities that reprice within 1 year	1.42	6.49	6	2.02	7.04	8	1.67	6.39	6	2.74	8.20	12	6.71	10.19	26
Long-term debt that reprices within 1 year	0.40	0.28	74	0.41	0.26	78	0.40	0.26	79	0.44	0.47	74	0.45	0.96	61
Net assets that reprice within 1 year	31.98	28.22	57	40.51	30.25	73	34.99	29.65	62	40.39	29.11	76	36.18	26.63	76
Other Liquidity and Funding Ratios															
Net noncore funding dependence	10.50	3.09	79	-5.95	-1.82	37	0	-2.33	58	-3.84	3.20	32	8.83	14.45	34
Net short-term noncore funding dependence	2.77	-1.79	71	-12.22	-8.21	30	-5.14	-7.71	55	-10.85	-4.76	24	1.95	3.38	37
Short-term investment / Short-term noncore funding	46.10	166.36	23	522.72	284.81	82	303.98	273.46	66	457.21	184.19	89	55.31	77.77	52
Liquid assets - short-term noncore funding / Nonliquid assets	35.78	28.61	68	52.34	34.02	77	50.17	36.68	70	43.52	28.18	79	27.42	16.97	79
Net loans and leases / Total deposits	77.40	76.80	54	69.50	74.66	36	68.18	72.79	41	75.25	79.43	35	85.74	90.31	36
Net loans and leases / Core deposits	77.73	82.80	44	70.27	81.17	31	68.85	78.25	35	76.22	88.34	25	88.44	103.93	28
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.91	-6.37	67	1.95	0.84	81	0.80	0.12	78	2.87	1.57	75	0.34	0.72	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-25.97	-13.54	12	1.07	1.94	35	-3.40	-0.25	5	5.01	4.31	65	1.06	1.36	47
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.29	0	0.01	25		-0.02		0	0.02	26	0	0	0	30
Percent of Investment Securities															
Held-to-maturity securities	16.17	23.58	39	15.13	13.42	62	14.24	14.28	58	21.61	11.38	72	31.55	12.67	81
Available-for-sale securities	83.83	74.56	60	84.87	84.66	37	85.71	83.77	41	78.39	87.23	28	68.45	85.40	18
U.S. Treasury securities	16.95	9.26	78	11.97	5.52	79	16.95	6.70	82	2.84	4.72	67	0.92	6.15	48
US agency securities (excluding mortgage-backed securities)	1.99	4.02	52	0	4.50	21	0.95	4.12	41	0	4.01	22	0.13	3.49	28
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0.01	7.75	16
Mortgage-backed securities	77.33	63.23	67	87.90	66.59	80	77.34	66.54	61	97.02	66.64	94	98.82	67.43	97
Asset-backed securities	3.69	3.36	65	0.04	2.05	53	4.69	2.50	72	0.05	1.91	52	0.04	1.66	52
Other debt securities	0.03	3.01	24	0.09	3.17	28	0.03	3.08	26	0.08	3.01	32	0.08	2.94	32
Mutual funds and equity securities	0	0.28	31	0	0.32	14	0.04	0.29	38	0	0.35	13	0	0.40	13
Debt securities 1 year or less	2.73	8.89	26	2.47	8.69	25	1.93	7.78	24	7.11	10.55	46	5.75	11.86	36
Debt securities 1 to 5 years	26.20	20.02	66	15.17	17.05	50	25.63	18.25	72	2.70	17.03	19	0.49	17.94	5
Debt securities over 5 years	71.06	68.75	45	82.36	72.17	62	72.40	71.11	40	90.19	69.86	78	93.76	66.02	92
Pledged securities	27.83	30.80	51	33.51	33.87	53	27.51	32.26	43	38.75	35.67	52	24.97	30.57	47
Structured notes, fair value	0	0.15	40	0	0.03	82	0	0.11	40	0	0.02	85	0	0.03	84
Percent Change from Prior Like Quarter															
Short-term investments	-82.03	-31.70	1	13.11	51.37	34	-36.04	27.98	9	513.65	183.32	88	-25.82	26.69	14
Investment securities	24.04	21.19	61	24.91	33.34	49	50.57	31.36	77	10.16	23.62	34	3.11	11.75	36
Core deposits	0.56	9.58	21	8.64	16.88	18	13.15	16.94	48	23.13	26.88	42	5.77	11.23	39
Noncore funding	61.28	10.50	87	-14.97	-23.76	62	-11.67	-14.79	57	-4.60	-12.18	60	-17.70	6.59	17

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	75,568,303	71,455,474	74,682,147	66,865,411	65,539,262
Commit: Secured commercial real estate loans	3,861,738	2,597,721	3,180,255	2,364,874	2,961,473
Commit: Unsecured real estate loans	3,682,731	2,943,374	3,620,481	2,741,420	2,812,825
Credit card lines (reported semiannually, June/Dec)	7,280,941	6,950,188	7,217,075	6,685,165	6,560,357
Securities underwriting	0	0	179,802	0	0
Standby letters of credit	4,041,458	3,304,224	3,718,856	3,231,232	3,303,167
Commercial and similar letters of credit	84,435	60,358	79,008	74,109	90,621
Securities lent	0	140,565	0	152,117	518,368
Credit derivatives - notional amount (holding company as guarantor)	93,059	252,768	241,622	319,780	226,841
Credit derivatives - notional amount (holding company as beneficiary)	81,591	112,799	222,915	102,770	175,437
Credit derivative contracts w/ purchased credit protection-investment grade	81,500	75,000	202,400	44,000	113,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,942,804	2,902,929	3,143,457	3,622,284	2,737,895
Written options contracts (interest rate)	2,596,354	3,424,712	3,039,646	3,363,281	6,465,878
Purchased options contracts (interest rate)	3,605,304	6,743,361	3,978,839	11,779,224	8,219,404
Interest rate swaps	104,848,671	97,170,400	102,207,922	98,609,059	93,965,444
Futures and forward foreign exchange	7,194,866	4,707,614	7,936,831	4,919,458	4,827,801
Written options contracts (foreign exchange)	195,460	298,023	215,243	267,315	302,467
Purchased options contracts (foreign exchange)	195,460	298,033	215,243	267,315	302,467
Foreign exchange rate swaps	609,169	838,670	705,257	930,517	1,139,517
Commodity and other futures and forward contracts	1,376,994	1,220,434	1,202,841	1,496,596	1,377,684
Written options contracts (commodity and other)	3,642,816	2,511,479	3,141,221	2,337,088	1,527,612
Purchased options contracts (commodity and other)	3,609,581	1,941,249	2,642,005	1,697,201	566,133
Commodity and other swaps	11,257,155	9,045,407	8,867,003	6,307,586	4,241,920

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	40.36	24.48	89	39.36	22.45	90	40.05	22.78	89	39.02	22.01	89	45.02	23.52	91
Standby letters of credit	2.16	0.66	91	1.82	0.67	89	1.99	0.65	91	1.89	0.71	88	2.27	0.84	88
Commercial and similar letters of credit	0.05	0.02	81	0.03	0.02	81	0.04	0.02	81	0.04	0.02	82	0.06	0.02	82
Securities lent	0	0.09	42	0.08	0.12	84	0	0.10	41	0.09	0.18	82	0.36	0.40	83
Credit derivatives - notional amount (holding company as guarantor)	0.05	0.26	57	0.14	0.25	65	0.13	0.24	63	0.19	0.35	64	0.16	0.42	64
Credit derivatives - notional amount (holding company as beneficiary)	0.04	0.18	64	0.06	0.19	66	0.12	0.18	67	0.06	0.30	65	0.12	0.52	66
Credit derivative contracts w/ purchased credit protection-investment grade	0.04	0.19	72	0.04	0.18	72	0.11	0.18	74	0.03	0.25	69	0.08	0.30	73
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	75.35	44.65	83	72.22	49.75	84	73.63	46.30	84	79.12	48.62	84	86.33	68.47	81
Interest rate contracts	60.35	32.11	86	60.73	35.96	86	60.27	32.46	87	68.49	34.36	86	76.52	47.31	83
Interest rate futures and forward contracts	1.04	3.60	71	1.60	5.17	71	1.69	3.25	74	2.11	6.21	67	1.88	10.67	72
Written options contracts (interest rate)	1.39	1.58	73	1.89	1.82	71	1.63	1.41	76	1.96	2.18	66	4.44	2.47	85
Purchased options contracts (interest rate)	1.93	1.48	79	3.71	1.33	84	2.13	1.31	80	6.87	1.46	89	5.65	2.65	81
Interest rate swaps	56	21.90	89	53.53	20.67	88	54.82	20.49	89	57.54	20.83	89	64.55	28.86	88
Foreign exchange contracts	4.38	6.76	85	3.38	6.16	83	4.87	6.30	86	3.73	6.01	83	4.51	10.12	83
Futures and forward foreign exchange contracts	3.84	4.19	87	2.59	3.93	83	4.26	3.78	88	2.87	3.47	85	3.32	5.23	84
Written options contracts (foreign exchange)	0.10	0.04	87	0.16	0.04	89	0.12	0.04	88	0.16	0.03	87	0.21	0.05	87
Purchased options contracts (foreign exchange)	0.10	0.05	87	0.16	0.04	89	0.12	0.04	88	0.16	0.04	87	0.21	0.08	87
Foreign exchange rate swaps	0.33	0.79	81	0.46	0.73	84	0.38	0.76	81	0.54	0.77	85	0.78	2.03	84
Equity, commodity, and other derivative contracts	10.62	1.19	91	8.11	0.86	92	8.50	0.92	92	6.91	1.86	90	5.30	3.32	85
Commodity and other futures and forward contracts	0.74	0.08	91	0.67	0.07	91	0.65	0.07	91	0.87	0.14	91	0.95	0.19	89
Written options contracts (commodity and other)	1.95	0.41	90	1.38	0.29	90	1.68	0.32	90	1.36	0.52	89	1.05	0.98	86
Purchased options contracts (commodity and other)	1.93	0.31	90	1.07	0.19	90	1.42	0.21	90	0.99	0.37	89	0.39	0.94	83
Commodity and other swaps	6.01	0.32	93	4.98	0.29	93	4.76	0.31	93	3.68	0.32	92	2.91	0.38	89
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	69.79	46.07	80	69.36	42.93	81	72.79	44.98	80	63.42	42.82	79	69.82	45.53	78

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	141,074,634	131,102,311	137,295,508	135,596,924	125,674,222
Interest rate contracts	112,993,133	110,241,402	112,369,864	117,373,848	111,388,621
Foreign exchange contracts.....	8,194,955	6,142,340	9,072,574	6,384,605	6,572,252
Equity, commodity, and other contracts	19,886,546	14,718,569	15,853,070	11,838,471	7,713,349
Derivatives Position					
Futures and forwards	10,514,664	8,830,977	12,283,129	10,038,338	8,943,380
Written options	6,434,630	6,234,214	6,396,110	5,967,684	8,295,957
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	6,434,630	6,234,214	6,396,110	5,967,684	8,295,957
Purchased options	7,410,345	8,982,643	6,836,087	13,743,740	9,088,004
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	7,410,345	8,982,643	6,836,087	13,743,740	9,088,004
Swaps	116,714,995	107,054,477	111,780,182	105,847,162	99,346,881
Held for trading.....	104,026,337	97,085,014	98,641,451	99,462,087	86,466,465
Interest rate contracts	75,944,836	76,224,105	73,715,807	81,239,011	72,180,864
Foreign exchange contracts.....	8,194,955	6,142,340	9,072,574	6,384,605	6,572,252
Equity, commodity, and other contracts	19,886,546	14,718,569	15,853,070	11,838,471	7,713,349
Non-traded.....	37,048,297	34,017,297	38,654,057	36,134,837	39,207,757
Interest rate contracts	37,048,297	34,017,297	38,654,057	36,134,837	39,207,757
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	134,758,504	124,943,097	131,101,797	129,673,240	117,491,264
One year or less	100,961,701	28,705,592	34,108,496	40,550,303	29,176,629
Over 1 year to 5 years	23,676,652	60,979,328	60,586,256	53,994,458	55,804,979
Over 5 years	10,120,151	35,258,177	36,407,045	35,128,479	32,509,656
Gross negative fair value (absolute value)	3,564,041	1,589,264	1,675,532	817,398	522,865
Gross positive fair value.....	2,994,249	2,410,491	2,245,555	2,179,242	1,250,957
Held for trading.....	2,851,710	2,361,431	2,206,121	2,106,824	1,060,472
Non-traded.....	142,539	49,060	39,434	72,418	190,485
Current credit exposure on risk-based capital derivative contracts	2,333,685	2,127,059	1,886,836	1,785,038	1,013,579
Credit losses on derivative contracts	51	479	461	125	58
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	114	286	71	621	7
90+ days past due	2	44	0	152	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	80.09	93.66	17	84.09	94.09	20	81.85	94.17	16	86.56	94.10	21	88.63	93.44	25
Foreign exchange contracts	5.81	3.30	76	4.69	3.27	76	6.61	3.47	78	4.71	3.49	77	5.23	3.20	79
Equity, commodity, and other contracts	14.10	1.20	94	11.23	1.17	93	11.55	1.14	92	8.73	1.17	92	6.14	1.64	84
Futures and forwards	7.45	9.78	61	6.74	12.57	53	8.95	11.16	60	7.40	14.05	50	7.12	13.49	50
Written options	4.56	5.78	58	4.76	7.49	52	4.66	6.28	57	4.40	8.18	47	6.60	5.91	64
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	4.56	5.46	60	4.76	7.20	53	4.66	5.96	58	4.40	7.73	50	6.60	5.10	69
Purchased options	5.25	3.69	68	6.85	3.44	75	4.98	3.27	70	10.14	3.42	81	7.23	4.42	72
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	5.25	3.17	71	6.85	3.04	79	4.98	2.87	71	10.14	2.86	83	7.23	3.35	79
Swaps	82.73	74.97	46	81.66	71.23	50	81.42	74.26	46	78.06	68.76	51	79.05	69.75	47
Held for trading	73.74	37.98	63	74.05	40.60	66	71.85	40.42	62	73.35	43.53	60	68.80	44.16	57
Interest rate contracts	53.83	31.52	60	58.14	34.42	56	53.69	34.15	58	59.91	36.62	58	57.43	37.24	57
Foreign exchange contracts	5.81	1.71	83	4.69	1.57	85	6.61	1.68	85	4.71	1.60	85	5.23	1.60	87
Equity, commodity, and other contracts	14.10	0.58	96	11.23	0.58	96	11.55	0.60	95	8.73	0.68	94	6.14	0.83	88
Non-traded	26.26	62.02	36	25.95	59.40	33	28.15	59.58	37	26.65	56.47	39	31.20	55.84	42
Interest rate contracts	26.26	57.94	38	25.95	56.19	36	28.15	56.71	40	26.65	53.82	39	31.20	52.22	43
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	95.52	93.09	36	95.30	91.87	42	95.49	92.53	39	95.63	91.48	48	93.49	93.86	33
One year or less	71.57	31.78	81	21.90	28.05	53	24.84	27.56	57	29.91	32.05	56	23.22	32.17	54
Over 1 year to 5 years	16.78	24.76	34	46.51	26.03	78	44.13	27.01	72	39.82	27.06	67	44.40	30.45	70
Over 5 years	7.17	27.14	25	26.89	30.08	49	26.52	29.89	47	25.91	29.56	48	25.87	28.09	54
Gross negative fair value (absolute value)	2.53	1.56	77	1.21	1.25	56	1.22	0.98	65	0.60	1.55	30	0.42	0.83	38
Gross positive fair value	2.12	1.74	67	1.84	1.68	56	1.64	1.34	68	1.61	2.23	37	1	1.19	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.22	0.07	88	0.10	0.05	87	0.11	0.04	86	0.05	0.07	67	0.04	0.06	71
Gross positive fair value (X)	0.19	0.08	86	0.16	0.07	88	0.14	0.05	89	0.15	0.09	82	0.09	0.07	83
Held for trading (X)	0.18	0.06	87	0.15	0.05	90	0.14	0.04	90	0.14	0.07	84	0.07	0.06	83
Non-traded (X)	0.01	0.02	58	0	0.01	38	0	0.01	40	0	0.02	43	0.01	0.01	75
Current credit exposure (X)	0.15	0.04	87	0.14	0.05	87	0.12	0.04	89	0.12	0.06	80	0.07	0.05	80
Credit losses on derivative contracts	0	0	94	0	0	92	0	0	91	0	0	85	0	0	90
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	96	0	0	97	0	0	96	0	0	97	0	0	95
90+ days past due	0	0	95	0	0	96	0	0	47	0	0	96	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.51	0.54	86	1.56	0.63	86	1.31	0.46	86	1.33	0.85	78	0.77	0.73	77

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,088,916	1,662,780	1,662,780	909,944	897,532
Gross losses	113,113	208,215	327,201	527,763	511,131
Write-downs, transfers to loans held-for-sale	0	18,792	21,993	7,003	15,484
Recoveries	33,874	71,166	140,908	83,639	79,094
Net losses	79,239	137,049	186,293	444,124	432,037
Provision for loan and lease losses	115,305	-270,387	-381,011	965,606	441,227
Adjustments	-2,300	-5,960	-6,560	231,354	3,222
Ending balance	1,122,682	1,249,384	1,088,916	1,662,780	909,944
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	0.08	72	-0.31	-0.14	18	-0.21	-0.09	18	0.60	0.51	66	0.31	0.15	84
Provision for loan and lease losses / Average loans and leases	0.21	0.14	73	-0.52	-0.25	21	-0.37	-0.16	19	0.92	0.82	62	0.47	0.24	84
Provision for loan and lease losses / Net loan and lease losses	145.52	198.72	54	-197.29	77.32	34	-204.52	-105.48	33	217.42	487.86	25	102.13	130.58	33
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.17	33	1.23	1.39	40	1.06	1.23	35	1.63	1.58	62	0.95	0.83	65
Allowance for loan and lease losses / Total loans and leases	0.98	1.15	33	1.21	1.37	41	1.04	1.20	35	1.61	1.55	62	0.94	0.81	63
Allowance for loan and lease losses / Net loans and leases losses (X)	7.08	28.67	25	4.56	15.27	16	5.85	21.39	23	3.74	11.58	18	2.11	8.03	17
Allowance for loan and lease losses / Nonaccrual assets	245.94	413.77	35	170.84	318.67	24	226	364.13	36	200.70	299.17	39	126.79	218.72	36
ALLL / 90+ days past due + nonaccrual loans and leases	221.26	319.24	40	153.41	260.68	29	195.32	287.08	36	181.01	244.34	40	110.36	151.73	40
Gross loan and lease losses / Average loans and leases	0.21	0.16	67	0.40	0.22	80	0.32	0.19	77	0.50	0.34	77	0.54	0.28	85
Recoveries / Average loans and leases	0.06	0.07	56	0.14	0.08	80	0.14	0.08	81	0.08	0.07	67	0.08	0.08	61
Net losses / Average loans and leases	0.15	0.08	73	0.27	0.13	81	0.18	0.11	72	0.42	0.27	77	0.46	0.21	86
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.02	0	97	0.02	0	94	0.01	0	90	0.02	0	92
Recoveries / Prior year-end losses	10.35	23.25	17	13.48	16.12	50	26.70	34.67	46	16.36	33.98	14	23.32	36.22	33
Earnings coverage of net loan and lease losses (X)	16.59	-9.51	47	10.27	4.52	40	15.43	39.72	39	5.68	22.91	25	5.70	24.40	23
Net Loan and Lease Losses By Type															
Real estate loans	0.01	-0.01	81	0.20	0.03	91	0.08	0.02	87	0.06	0.04	71	0.07	0.01	90
Real estate loans secured by 1-4 family	-0.02	-0.02	44	0.05	-0.01	91	0.02	-0.02	89	0.03	0.01	75	0.07	0.01	91
Revolving	-0.03	-0.08	47	0.18	-0.05	95	0.12	-0.07	94	0.09	0.01	82	0.18	0.02	89
Closed-end	-0.01	-0.02	46	0.01	-0.01	81	0	-0.01	56	0.01	0	60	0.01	0	61
Commercial real estate loans	0.05	0	90	0.40	0.05	94	0.18	0.04	89	0.11	0.07	74	0.06	0.01	88
Construction and land development	-0.05	-0.02	19	0.04	0	89	0.01	0	81	0.02	0	75	0.27	-0.01	97
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.05	-0.01	17	0.04	-0.01	89	0.01	0	84	0.02	0	79	0.27	-0.01	98
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	17	0	0	31
Nonfarm nonresidential	0.10	0	95	0.66	0.07	98	0.33	0.05	93	0.17	0.11	76	0.06	0.02	80
Owner-occupied	0.01	0	86	0.09	0.01	92	0.05	0.01	88	0.06	0.02	84	0.01	0.01	77
Other	0.09	0	95	0.56	0.06	96	0.28	0.04	91	0.11	0.08	72	0.05	0.01	86
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0.01	0.01	80
Commercial and industrial loans	0.18	0.10	72	0.44	0.20	81	0.25	0.17	72	0.68	0.47	74	0.38	0.37	62
Loans to individuals	0.68	0.65	62	0.49	0.78	50	0.90	0.71	64	0.63	1.13	42	0.93	1.17	51
Credit card loans	2.46	1.99	65	2.27	2.18	48	2	1.84	55	3.13	2.92	55	3.30	3.11	54
Agricultural loans	0.03	0.01	85	0.10	0.03	85	-0.12	0.02	9	0.14	0.19	72	-0.47	0.08	5
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.13	0.14	68	-0.17	0.08	3	-0.11	0.10	3	0.43	0.15	86	1.18	0.15	94

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	149,695		200,277		177,361		256,987		414,410						
90+ days past due loans and leases	50,915		85,786		78,214		93,398		116,038						
Nonaccrual loans and leases	456,478		728,632		479,292		825,235		708,484						
Total past due and nonaccrual loans and leases	657,088		1,014,695		734,867		1,175,620		1,238,932						
Restructured 30–89 days past due	3,387		3,126		3,106		5,379		6,521						
Restructured 90+ days past due	582		618		394		806		534						
Restructured nonaccrual	96,685		181,290		102,571		224,053		181,859						
Total restructured loans and leases	100,654		185,034		106,071		230,238		188,914						
30–89 days past due loans held for sale	0		0		0		213		60,011						
90+ days past due loans held for sale	0		0		0		0		3,977						
Nonaccrual loans held for sale	24,497		32,550		24,470		49,211		93,836						
Total past due and nonaccrual loans held for sale	24,497		32,550		24,470		49,424		157,824						
Restructured loans and leases in compliance	130,059		168,040		130,988		153,298		181,278						
Other real estate owned	20,044		24,058		20,076		109,394		45,167						
Other Assets															
30–89 days past due	22		185		812		36		251						
90+ days past due	0		243		0		0		0						
Nonaccrual	0		2,665		2,526		3,249		9,182						
Total other assets past due and nonaccrual	22		3,093		3,338		3,285		9,433						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13	0.32	30	0.19	0.27	46	0.17	0.32	33	0.25	0.39	37	0.43	0.43	60
90+ days past due loans and leases	0.04	0.09	57	0.08	0.10	73	0.07	0.10	68	0.09	0.12	68	0.12	0.15	65
Nonaccrual loans and leases	0.40	0.38	57	0.71	0.58	69	0.46	0.46	52	0.80	0.66	67	0.73	0.51	75
90+ days past due and nonaccrual loans and leases	0.44	0.53	53	0.79	0.73	61	0.53	0.62	48	0.89	0.85	64	0.85	0.71	67
30–89 days past due restructured	0	0.01	57	0	0.01	56	0	0.01	58	0.01	0.01	55	0.01	0.01	54
90+ days past due restructured	0	0	71	0	0	70	0	0	67	0	0.01	65	0	0.01	67
Nonaccrual restructured	0.08	0.09	60	0.18	0.12	71	0.10	0.10	57	0.22	0.13	77	0.19	0.14	69
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	76	0.06	0	94
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	91
Nonaccrual loans held for sale	0.02	0	91	0.03	0	88	0.02	0	90	0.05	0.01	89	0.10	0	96
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13	0.32	30	0.19	0.27	46	0.17	0.32	34	0.25	0.40	37	0.43	0.43	60
90+ days past due assets	0.04	0.10	57	0.08	0.10	73	0.07	0.10	68	0.09	0.12	68	0.12	0.15	65
Nonaccrual assets	0.40	0.39	57	0.71	0.59	69	0.46	0.47	52	0.80	0.67	66	0.74	0.53	76
30+ days past due and nonaccrual assets	0.58	0.88	41	0.99	1.04	56	0.70	0.97	40	1.14	1.29	52	1.29	1.19	62
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.32	54	0.45	0.43	60	0.30	0.36	48	0.54	0.52	59	0.57	0.44	68
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.34	54	0.46	0.46	57	0.31	0.37	48	0.60	0.55	63	0.60	0.48	67
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33	0.38	55	0.51	0.52	54	0.34	0.41	49	0.64	0.60	58	0.65	0.53	64
Allowance for loan and lease losses	54.38	57.44	55	73.99	67.93	64	58.21	62.64	57	65.80	66.66	56	103.52	115.41	50
Equity capital + allowance for loan and lease losses	3.93	3.52	63	4.82	4.43	62	3.42	3.60	54	5.57	4.97	64	5.25	4.28	65
Tier 1 capital + allowance for loan and lease losses	3.56	3.97	56	5.56	5.28	61	3.81	4.30	50	6.60	6.05	62	6.23	5.65	63
Loans and leases + other real estate owned	0.53	0.63	53	0.90	0.88	56	0.60	0.71	51	1.06	0.97	62	0.97	0.85	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.26	27	0.16	0.24	47	0.17	0.26	39	0.24	0.39	38	0.22	0.38	32
	90+ days past due		0.02	0.11	55	0.06	0.12	68	0.04	0.12	64	0.09	0.16	69	0.06	0.16	55
	Nonaccrual.....		0.48	0.45	63	0.84	0.65	71	0.59	0.52	67	1.06	0.76	75	0.97	0.46	88
Commercial and industrial	30–89 days past due		0.14	0.28	41	0.18	0.17	60	0.08	0.24	23	0.09	0.23	28	0.39	0.31	70
	90+ days past due		0.03	0.03	68	0.04	0.02	81	0.07	0.04	80	0.06	0.03	75	0.04	0.05	65
	Nonaccrual.....		0.49	0.46	64	0.84	0.64	68	0.51	0.57	55	0.85	0.75	62	0.89	0.83	61
Individuals	30–89 days past due		0.41	0.70	36	0.40	0.55	41	0.42	0.63	39	0.59	0.83	37	0.85	0.83	50
	90+ days past due		0.25	0.07	84	0.21	0.07	82	0.26	0.09	81	0.19	0.14	72	0.36	0.17	80
	Nonaccrual.....		0.13	0.18	53	0.25	0.18	68	0.16	0.17	60	0.25	0.28	62	0.33	0.17	75
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0	0.10	29	0.79	0.16	88	0.37	0.07	91	0	0.17	28	0.30	0.24	69
	90+ days past due		0.34	0	97	0	0	44	0	0	42	0	0	44	0.07	0	92
	Nonaccrual.....		0.10	0.36	60	0.40	0.69	65	0.15	0.70	63	0.78	0.49	78	0.19	0.67	55
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.09	0.11	68	0.15	0.11	70	0.26	0.12	80	0.48	0.18	81	0.70	0.20	88
	90+ days past due		0.03	0.01	87	0.16	0.01	96	0.07	0.01	93	0.08	0.01	93	0.28	0.01	95
	Nonaccrual.....		0.05	0.07	67	0.34	0.13	80	0.08	0.09	67	0.47	0.15	82	0.09	0.13	59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
Memoranda																	
1–4 family	30–89 days past due		0.11	0.39	20	0.19	0.35	39	0.15	0.46	19	0.36	0.65	28	0.32	0.67	24
	90+ days past due		0.01	0.22	48	0.04	0.27	54	0.04	0.24	57	0.05	0.33	56	0.04	0.31	48
	Nonaccrual		0.67	0.61	66	1.13	0.82	75	0.83	0.71	67	1.33	0.89	76	1.27	0.73	84
Revolving	30–89 days past due		0.35	0.26	67	0.52	0.29	80	0.47	0.28	76	0.74	0.48	75	0.53	0.45	58
	90+ days past due		0.05	0.02	83	0.09	0.02	86	0.08	0.02	85	0.12	0.03	86	0.07	0.05	73
	Nonaccrual		2.22	1.15	82	2.27	1.05	84	2.32	1.18	82	2.04	1.13	81	1.65	1	78
Closed-end	30–89 days past due		0.07	0.42	16	0.10	0.36	25	0.08	0.49	9	0.21	0.65	20	0.21	0.70	14
	90+ days past due		0.01	0.25	45	0.02	0.29	48	0.04	0.26	56	0.03	0.38	50	0.02	0.35	42
Junior lien	30–89 days past due		0.41	0.60	46	0.82	0.77	64	0.52	0.67	46	1.05	0.87	68	1.05	0.70	80
	Nonaccrual		0.01	0.01	54	0.01	0.01	57	0.01	0.01	57	0.02	0.02	68	0.02	0.02	52
	90+ days past due		0	0	74	0	0	81	0	0	79	0	0	78	0	0	72
	Nonaccrual		0.02	0.02	59	0.05	0.04	63	0.03	0.03	57	0.05	0.04	64	0.06	0.04	66
Commercial real estate	30–89 days past due		0.06	0.16	35	0.12	0.14	56	0.21	0.15	72	0.09	0.26	38	0.10	0.18	39
	90+ days past due		0.03	0.01	83	0.09	0.01	93	0.05	0.01	90	0.14	0.02	93	0.09	0.03	79
	Nonaccrual		0.19	0.32	40	0.46	0.52	53	0.26	0.38	51	0.73	0.62	63	0.64	0.23	89
Construction and development	30–89 days past due		0.06	0.22	53	0.05	0.12	59	0.83	0.17	88	0	0.28	23	0.17	0.28	56
	90+ days past due		0	0.01	39	0	0.01	38	0.06	0.01	92	0.06	0.01	92	0.04	0.02	83
	Nonaccrual		0	0.16	30	0	0.36	14	0	0.20	15	0	0.41	11	0.12	0.20	59
1–4 family	30–89 days past due		0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due		0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
Other	30–89 days past due		0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0.12	0.02	91
	Nonaccrual		0.06	0.17	65	0.05	0.07	70	0.83	0.13	88	0	0.22	27	0.17	0.20	69
	90+ days past due		0	0.01	40	0	0	41	0.06	0	95	0.06	0	95	0.04	0.01	88
	Nonaccrual		0	0.13	35	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due		0	0.04	60	0.02	0.06	65	0.13	0.07	76	0.15	0.09	74	0.02	0.08	47
	90+ days past due		0.01	0	90	0.19	0	99	0.01	0	93	0.22	0	98	0.02	0	90
	Nonaccrual		0.01	0.07	53	0.10	0.14	67	0.01	0.17	47	0.16	0.11	75	0.18	0.05	85
Nonfarm non-residential	30–89 days past due		0.09	0.13	49	0.19	0.14	70	0.12	0.13	66	0.09	0.23	39	0.13	0.14	51
	90+ days past due		0.06	0.01	90	0.07	0.01	89	0.07	0.01	93	0.13	0.02	90	0.12	0.03	85
	Nonaccrual		0.34	0.39	55	0.71	0.66	64	0.47	0.45	59	1.14	0.80	70	0.93	0.28	94
Owner Occupied	30–89 days past due		0.08	0.04	78	0.15	0.04	88	0.12	0.04	85	0.08	0.07	60	0.13	0.07	77
	90+ days past due		0.01	0	84	0.06	0	96	0.06	0	95	0.09	0	96	0.03	0.01	79
	Nonaccrual		0.11	0.14	50	0.16	0.25	44	0.20	0.17	59	0.26	0.27	49	0.16	0.16	57
Other	30–89 days past due		0.01	0.08	40	0.03	0.09	47	0	0.08	31	0.01	0.14	32	0	0.07	20
	90+ days past due		0.04	0	90	0.02	0.01	82	0.01	0	82	0.04	0.01	87	0.09	0.01	93
	Nonaccrual		0.23	0.21	64	0.55	0.40	69	0.27	0.23	70	0.88	0.44	78	0.76	0.10	98
Farmland	30–89 days past due		0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due		0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual		0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0.93	0.84	64
Credit card	30–89 days past due		0.62	1.02	26	0.54	0.63	32	0.69	0.81	33	0.81	0.95	33	0.99	1.19	28
	90+ days past due		0.62	0.44	60	0.62	0.39	64	0.60	0.45	56	0.70	0.63	50	1.09	0.78	63
	Nonaccrual		0.25	0.11	81	0.27	0.08	85	0.29	0.10	83	0.18	0.05	86	0.20	0.11	79

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,619,244	2,245,595	1,599,928	2,636,653	2,686,699										
Retained earnings	15,295,563	13,949,961	14,790,194	13,125,354	12,468,977										
Accumulated other comprehensive income (AOCI)	-4,166,170	150,180	-586,010	737,989	26,262										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	12,748,637	16,345,736	15,804,112	16,499,996	15,181,938										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,733,619	2,687,183	2,696,938	2,710,643	2,799,469										
Accumulated other comprehensive income-related adjustments	-4,166,170	150,179	-586,010	737,989	26,262										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	14,181,188	13,508,374	13,693,184	13,051,364	12,356,207										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	14,181,188	13,508,374	13,693,184	13,051,364	12,356,207										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,855,994	1,855,994	1,855,994	1,855,994	1,855,994										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,855,994	1,855,994	1,855,994	1,855,994	1,855,994										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	1,855,994	1,855,994	1,855,994	1,855,994	1,855,994										
Tier 1 Capital	16,037,182	15,364,368	15,549,178	14,907,358	14,212,201										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,420,821	1,538,727	1,539,564	1,657,202	1,545,643										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	1,067,463	1,068,717	941,212	1,411,544	978,432										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,488,284	2,607,444	2,480,776	3,068,746	2,524,075										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,488,284	2,607,444	2,480,776	3,068,746	2,524,075										
Exited advanced approach tier 2 capital															
Total capital	18,525,466	17,971,812	18,029,954	17,976,104	16,736,276										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	188,038,845	178,647,973	185,969,696	169,174,784	146,395,946										
Less: Deductions from common equity tier 1 capital	2,733,619	2,687,183	2,696,938	2,710,643	2,799,469										
Less: Other deductions	-298,753	-307,541	-331,456	-306,773	-313,597										
Total assets for leverage ratio	185,603,979	176,268,331	183,604,214	166,770,914	143,910,074										
Total risk-weighted assets	154,585,629	136,562,218	144,394,140	134,197,352	130,865,153										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.17	11.85	9	9.89	12.66	7	9.48	12.37	7	9.73	12.35	9	9.44	12.11	9
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.37	12.53	15	11.25	13.44	11	10.77	13.11	12	11.11	13.08	20	10.86	12.78	20
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.98	14.37	9	13.16	15.42	10	12.49	14.91	10	13.40	15.23	20	12.79	14.36	25
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.64	9.08	36	8.72	9.11	40	8.47	8.98	36	8.94	9.13	45	9.88	9.76	60
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		931			943			936			979			973		-1.27	-10.14
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		931			943			936			979			973		-1.27	-10.14
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		931			942			935			946			943		-1.17	-6.05
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		931			942			935			946			943		-1.17	-6.05
Total insurance underwriting net income		-4			-5			-12			3			3			
Total property and casualty		0			0			0			0			0			
Total life and health		-4			-5			-12			3			3			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			1			1			33			30		-100.00	-100.00
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		2,118			6,838			9,458			10,069			9,082		-69.03	-93.71
Other insurance activities income		2,118			6,838			9,458			10,069			9,082		-69.03	-93.71
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		5			7			19			0			13		-28.57	-91.80
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		4,343,211			4,303,842			4,327,334			4,285,630			4,232,660		0.91	5.94
Analysis Ratios																	
06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	81	0	0	81	0	0	81	0	0	79	0	0.01	75		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.63	16	0	52.30	18	0	53.11	18	0	53.67	17	0	51.47	18		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.37	83	100	47.70	82	100	46.89	82	100	46.33	82	100	48.53	81		
Separate account assets (L/H) / Total life assets	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42		
Insurance activities revenue / Adjusted operating income	0.06	0.36	54	0.19	0.37	64	0.13	0.36	58	0.15	0.41	62	0.14	0.47	57		
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91			
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09			
Insurance underwriting net income / Consolidated net income	0	0.02	3	0	0.02	3	0	0.02	3	0	0.03	83	0	0.08	76		
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86			
Insurance net income (L/H) / Equity (L/H)	-0.86	163.24	20	-1.06	5.07	25	-1.28	4.49	16	0.32	3.62	15	0.32	5.13	16		
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	25.31	12.13	98	25.91	11.54	98	26.01	12	98	25.86	11.03	98	27.99	11.51	98		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		747,106			797,569			836,503			748,681			664,685			
Net assets of broker-dealer subsidiaries / Consolidated assets	0.40	0.53	87	0.44	0.47	88	0.45	0.46	87	0.44	0.75	85	0.46	1.39	80		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,800,836	1,332,794	1,669,157	1,499,365	1,374,149
Real estate loans.....	151,736	61,485	132,170	37,661	146,438
Commercial and industrial loans	1,572,311	1,177,206	1,451,116	1,385,400	1,091,774
Loans to depository institutions and other banks acceptances	12,300	31,783	22,579	14,874	75,689
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	64,489	62,320	63,292	61,430	60,248
Debt securities	15,000	15,000	15,000	15,000	15,000
Interest-bearing bank balances	611	1,470	616	1,589	16,144
Total selected foreign assets	1,816,447	1,349,264	1,684,773	1,515,954	1,405,293
Total foreign deposits	3	3	0	0	107
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	3	3	0	0	107

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	62	0.07	1.25	63
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.25	0.29
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	35.12	11.61	78	-17.44	-1.19	22	11.32	6.83	65	9.11	-2.40	75	-4.19	22.48	43
Total selected assets.....	34.63	18.50	76	-17.41	3.19	19	11.14	9.48	70	7.87	2.04	62	-4.96	12.40	42
Deposits	0	-4.80	46	0	9.07	34		0.73		-100	3.46	3	-77.85	10.36	3

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,023,792	1,230,571	1,122,000	1,369,320	1,113,944	-16.80	-0.37
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		1,023,792	1,230,571	1,122,000	1,369,320	1,113,944	-16.80	-0.37
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.55	0.68	0.60		0.80		0.77
1–4 family residential loans.....		0	0	0		0		0
Home equity lines.....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0.55	0.68	0.60		0.80		0.77
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans.....		20.61	16.10	19.09		13.03		11.28
Home equity lines		3.53	4.46	3.96		5.01		6.52
Credit card receivables.....		0.84	0.89	0.91		0.94		1.15
Auto loans and other consumer loans.....		5.88	8.68	5.64		9.41		8.70
Commercial and industrial loans		38.01	38.17	38.53		40.50		38.67
All other loans and leases.....		31.13	31.71	31.86		31.10		33.68

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0		0
1–4 family residential loans.....								
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0	0	0	0	0		0
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		0
Seller's interest carried as securities and loans		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure		40.55	39.05	41.26	38.98	34.21		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		8,895	9,098	10,179	13,013	17,616	-2.23	-61.61
Total 30–89 days past due securitized assets.....		8,895	9,098	10,179	13,013	17,616	-2.23	-61.61
90+ Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		6,847	7,063	6,378	7,556	13,783	-58.24	
Total 90+ days past due securitized assets		6,847	7,063	6,378	7,556	13,783	-3.06	-58.24
Total past due securitized assets.....		15,742	16,161	16,557	20,569	31,399	-2.59	-60.21
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		1,055	575	1,665	1,857	5,315	83.48	-60.50
Total net losses on securitized assets.....		1,055	575	1,665	1,857	5,315	83.48	-60.50

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.87	0.74	0.91	0.95	1.58
Total 30–89 days past due securitized assets	0.87	0.74	0.91	0.95	1.58
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.67	0.57	0.57	0.55	1.24
Total 90+ days past due securitized assets	0.67	0.57	0.57	0.55	1.24
Total past due securitized assets percent of securitized assets	1.54	1.31	1.48	1.50	2.82
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.21	0.09	0.15	0.14	0.48
Total net losses on securitized assets	0.21	0.09	0.15	0.14	0.48
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.10	0.08	0.21	0.21
Home equity lines	0.35	0.52	0.47	0.74	0.53
Credit card receivables	0.62	0.54	0.69	0.81	0.99
Commercial and industrial loans	0.14	0.18	0.08	0.09	0.39
All other loans and leases	0.14	0.22	0.27	0.37	0.52
Total managed loans past due 30–89 days	0.14	0.20	0.18	0.26	0.44
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.02	0.04	0.03	0.02
Home equity lines	0.05	0.09	0.08	0.12	0.07
Credit card receivables	0.62	0.62	0.60	0.70	1.09
Commercial and industrial loans	0.03	0.04	0.07	0.06	0.04
All other loans and leases	0.08	0.15	0.10	0.13	0.23
Total managed loans past due 90+ days	0.05	0.09	0.08	0.10	0.13
Total Past Due Managed Assets	0.19	0.29	0.26	0.35	0.57
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	0.01	0	0.01	0.01
Home equity lines	-0.03	0.18	0.12	0.09	0.18
Credit card receivables	2.46	2.27	2	3.13	3.30
Commercial and industrial loans	0.18	0.44	0.25	0.68	0.38
All other loans and leases	0.15	0.17	0.16	0.29	0.59
Net Losses on Managed Assets Percent of Total Managed Assets	0.14	0.26	0.18	0.43	0.45

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		400,457	875,396	1,925,747	1,253,147	1,211,052	-54.25	58.91
Dividends		400,000	875,000	1,925,000	1,250,000	1,204,000	-54.29	60.00
Interest		457	396	747	3,147	7,052	15.40	-77.18
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		100,304	310	50,581	644	71,133	32256.13	2788.94
Dividends		100,000	0	50,000	0	70,000		
Interest		304	310	581	644	1,133	-1.94	-91.24
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		500,761	875,706	1,976,328	1,253,791	1,282,185	-42.82	96.01
Securities gains (losses)		0	0	0	0	0		
Other operating income		7,184	3,420	6,895	7,519	7,241	110.06	82.34
Total operating income		507,945	879,126	1,983,223	1,261,310	1,289,426	-42.22	96.24
Operating Expenses								
Personnel expenses		22,925	7,191	26,493	15,418	30,866	218.80	1341.82
Interest expense		35,396	35,329	64,828	112,757	150,773	0.19	-22.15
Other expenses		38,542	34,288	87,867	66,213	78,086	12.41	46.53
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		96,863	76,808	179,188	194,388	259,725	26.11	32.04
Income (loss) before taxes		394,836	809,560	1,833,102	1,068,106	1,033,567	-51.23	112.87
Applicable income taxes (credit)		-25,689	-28,688	-37,763	-38,128	-57,218		
Extraordinary items								
Income before undistributed income of subsidiaries		420,525	838,248	1,870,865	1,106,234	1,090,785	-49.83	91.50
Equity in undistributed income of subsidiaries		561,026	511,706	754,338	237,744	626,112	9.64	8.67
Bank subsidiaries		671,435	466,666	671,619	172,005	694,433	43.88	28.53
Nonbank subsidiaries		-110,409	45,040	82,719	65,739	-68,321		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		981,551	1,349,954	2,625,203	1,343,978	1,716,897	-27.29	33.39
Memoranda								
Bank net income		1,071,435	1,341,666	2,596,619	1,422,005	1,898,433	-20.14	38.72
Nonbank net income		-10,409	45,040	132,719	65,739	1,679		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		14,188,147	73.43	17,605,603	79.72	17,083,246	80.26	17,715,155	17,021,769	-19.41	-7.73
Common and preferred stock		14,135,215	73.15	17,537,469	79.41	17,019,361	79.96	17,645,350	16,969,468	-19.40	-6.59
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		50,000	0.26	50,000	0.23	50,000	0.23	50,000	50,000	0.00	-79.53
Other receivables		2,932	0.02	18,134	0.08	13,885	0.07	19,805	2,301	-83.83	
Investment in nonbank subsidiaries		1,105,387	5.72	1,145,250	5.19	1,203,185	5.65	1,082,581	1,005,451	-3.48	15.69
Common and preferred stock		922,068	4.77	960,350	4.35	1,014,125	4.76	899,647	822,501	-3.99	22.16
Excess cost over fair value		166,778	0.86	166,778	0.76	166,778	0.78	166,778	166,778	0.00	0.00
Loans, advances, notes, and bonds		16,000	0.08	16,000	0.07	16,000	0.08	16,000	16,000	0.00	-48.39
Other receivables		541	0	2,122	0.01	6,282	0.03	156	172	-74.51	-81.28
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		2,427	0.01	21,695	0.10	23,812	0.11	11,524	10,376	-88.81	-74.05
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		3,184,470	16.48	2,515,590	11.39	2,292,894	10.77	3,798,690	3,813,105	26.59	38.55
Cash and due from unrelated depository institution		24,817	0.13	24,107	0.11	24,198	0.11	20,509	20,289	2.95	48.29
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		-100.00
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		817,112	4.23	772,254	3.50	657,176	3.09	639,144	603,119	5.81	-16.24
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		19,322,360	100.00	22,084,499	100.00	21,284,511	100.00	23,267,603	22,474,109	-12.51	-1.58
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	1,003,299	998,164		
Borrowings with maturity over 1 year		3,934,586	20.36	2,866,786	12.98	2,819,916	13.25	2,959,073	3,112,257	37.25	26.04
Subordinated notes and debentures		0	0	303,868	1.38	0	0	311,260	324,212	-100.00	-100.00
Other liabilities		496,584	2.57	477,283	2.16	555,148	2.61	512,841	516,643	4.04	18.34
Balance due to subsidiaries and related institutions		464,102	2.40	495,139	2.24	486,066	2.28	499,723	484,901	-6.27	-4.31
Total liabilities		4,895,272	25.33	4,143,076	18.76	3,861,130	18.14	5,286,196	5,436,177	18.16	11.78
Equity Capital		14,427,088	74.67	17,941,423	81.24	17,423,381	81.86	17,981,407	17,037,932	-19.59	-5.41
Perpetual preferred stock (income surplus)		1,855,994	9.61	1,855,994	8.40	1,855,994	8.72	1,855,994	1,855,994	0.00	84.01
Common stock		1,256,702	6.50	1,256,702	5.69	1,256,702	5.90	1,256,702	1,256,702	0.00	0.00
Common surplus		6,285,168	32.53	6,276,101	28.42	6,322,487	29.70	6,325,588	6,338,803	0.14	-0.65
Retained earnings		15,118,020	78.24	13,689,654	61.99	14,553,469	68.38	12,750,771	12,468,977	10.43	53.05
Accumulated other comprehensive income		-4,166,170	-21.56	150,180	0.68	-586,010	-2.75	737,989	26,262		
Other equity capital components		-5,922,626	-30.65	-5,287,208	-23.94	-5,979,261	-28.09	-4,945,637	-4,908,806		
Total liabilities and equity capital		19,322,360	100.00	22,084,499	100.00	21,284,511	100.00	23,267,603	22,474,109	-12.51	-1.58
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		460,206	2.38	488,839	2.21	482,616	2.27	499,723	483,248	-5.86	-4.85
Notes payable to subsidiaries that issued TPS		460,206	2.38	488,839	2.21	482,616	2.27	499,723	483,248	-5.86	-4.85
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	303,868	1.38	0	0	311,260	0	-100.00	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.59	10.52	70	15.41	12.64	71	14.91	11.94	77	7.62	7.29	52	10.32	9.68	63
Bank net income / Average equity investment in banks	13.93	11.07	78	15.35	12.37	75	14.98	11.80	81	8.18	7.45	56	11.62	10.51	66
Nonbank net income / Average equity investment in nonbanks	-1.86	10.05	8	8.24	13.40	49	11.89	13.12	59	6.48	9.75	50	0.17	7.89	22
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	109.16	98.83	81	99.39	96.24	32	98.91	96.79	32	105.81	88.16	65	110.57	82.22	86
Nonbank net income / Parent net income		2.55			3.34			3.10			4.89			3.59	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	33.93	17.48	84	23.09	16.87	76	22.16	16.81	75	29.40	20.06	77	31.91	20.43	75
Total debt / Equity capital	27.27	12.15	84	17.67	11.60	77	16.18	11.71	74	23.77	14.41	79	26.03	14.31	76
Total debt + notes payable to subs that issued TPS / Equity capital	30.46	14.28	84	20.40	13.82	76	18.95	13.63	74	26.55	16.67	77	28.86	16.36	76
Total debt + Loans guaranteed for affiliate / Equity capital	27.27	12.21	84	17.67	11.69	77	16.18	11.77	74	23.77	14.68	79	26.03	14.56	76
Total debt / Equity capital – excess over fair value	27.59	12.27	83	17.84	11.71	77	16.34	11.81	74	23.99	14.52	78	26.29	14.51	76
Long-term debt / Equity capital	27.27	11.61	84	17.67	11.05	78	16.18	10.95	74	18.19	13.56	75	20.17	13.04	74
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	5.58	0.77	89	5.86	1.02	87
Current portion of long-term debt / Equity capital	0	0.07	41	1.69	0.06	94	0	0.06	41	1.73	0.06	94	0	0.05	40
Excess cost over fair value / Equity capital	1.16	0.09	93	0.93	0.09	93	0.96	0.05	94	0.93	0.08	93	0.98	0.12	92
Long-term debt / Consolidated long-term debt	27.78	39.62	38	29.24	39.10	38	29.09	39.86	36	28.60	34.67	41	32.92	28.44	57
Double Leverage															
Equity investment in subs / Equity capital	105.52	103.92	63	104.03	103.07	56	104.46	103.22	63	104.06	102.81	60	105.40	103.22	65
Total investment in subs / Equity capital	106.01	109.01	53	104.51	108.26	50	104.95	108.40	51	104.54	110.16	48	105.81	111.07	53
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.41	0.41	59	0.27	0.25	56	0.30	0.29	58	0.54	0.47	57	0.54	0.36	63
Equity investment in subs – equity cap / Net income-div (X)	0.71	1.23	44	0.39	0.83	33	0.43	1.05	31	1.42	1.82	53	1.01	1.22	48
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	103.85	126.15	43	186.07	138.64	76	201.76	152.85	70	126.97	136.59	51	126.60	177.68	34
Cash from ops + noncash items + op expense / Op expense + dividend	19.52	116.54	20	137.70	130.64	56	166.99	154.48	63	135.06	147.24	53	150.90	190.27	39
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	27.63	92.87	93	13.83	103.17	18	24.85	98.54	9	99.30	134.08	31	142.08	116.34	72
Pretax operating income + interest expense / Interest expense	1,215.48	1,457.38	56	2,391.49	1,479.01	77	2,927.64	1,835.33	79	1,047.26	2,016.32	51	785.51	1,968.54	34
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,030.87	1,417.74	53	2,028.17	1,667.11	74	2,447.36	1,770.77	75	911.75	1,539.23	54	698.24	1,632.83	32
Dividends + interest from subsidiaries / Interest expense + dividends	110.69	140.52	43	196.17	153.06	72	222.73	174.12	69	133.13	150.43	50	134.29	210.80	30
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	18.48	28.68	46	3.78	41.77	11	24.72	47.61	54	3.22	35.64	12	17.74	57.11	36
Other Ratios															
Net assets that reprice within 1 year / Total assets	17.55	3.32	94	13.26	3.64	91	11.36	3.44	89	13.59	3.85	87	13.74	2.64	92
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.92	1.69	79	1	1.79	80	0.96	1.76	80	1.06	2.66	77	1.16	5.62	72
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	81	0	0.07	81	0	0.06	80	0	0.08	76	0	0.19	72

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	99.16	82.17	70	49.04	78.46	33	43.96	66.37	36	74.94	81.10	54	73.71	57.84	70	
Dividends declared / Net income	42.48	34	68	30.45	25.30	61	31.33	28.27	57	61.69	42.29	78	46.83	33.08	78	
Net income – dividends / Average equity.....	7.24	7.04	58	10.72	9.64	67	10.24	8.62	73	2.92	4.14	34	5.49	6.46	37	
Percent of Dividends Paid																
Dividends from bank subsidiaries	95.92	128.25	39	212.86	139.49	76	234.04	155.92	73	150.77	132.17	60	149.75	178.13	44	
Dividends from nonbank subsidiaries	23.98	2.20	91	0	3.97	27	6.08	4.90	76	0	3.41	23	8.71	7.53	78	
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42	
Dividends from all subsidiaries	119.90	168.66	43	212.86	193.08	69	240.12	203.53	68	150.77	174.85	52	158.46	260.40	33	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	37.33	43.08	41	65.22	36.56	76	74.13	45.96	74	87.90	60.28	76	63.42	66.55	45	
Interest income from bank subsidiaries.....	0.04	0.13	70	0.03	0.11	65	0.03	0.11	65	0.22	0.36	66	0.37	0.54	68	
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries	37.38	46.71	39	65.25	38.35	76	74.16	51.33	71	88.13	62.88	72	63.79	69.36	40	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		45.98		0	54.17	18	37.67	62.63	36	0	56.39	15	4,169.15	82.95	98	
Interest income from nonbank subsidiaries.....		2.85		0.69	2.35	69	0.44	2.44	68	0.98	7.38	67	67.48	20.25	80	
Management and service fees from nonbank subsidiaries		0.54		0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38	
Other income from nonbank subsidiaries.....		0.18		0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43	
Operating income from nonbank subsidiaries		54.49		0.69	76.16	16	38.11	87.22	32	0.98	79.84	19	4,236.63	150.41	98	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40				6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				76.49	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	78.75	65.33	38	99.53	67.82	74	97.06	74.16	54	99.10	69.76	74	93.37	67.32	51	
Interest income from bank subsidiaries.....	0.09	0.78	64	0.05	0.39	61	0.04	0.23	59	0.25	0.63	67	0.55	0.80	68	
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries	78.84	75.26	30	99.58	81.78	67	97.10	83.13	43	99.35	82.20	67	93.92	78.80	36	
Dividends from nonbank subsidiaries	19.69	3.28	88	0	2.67	26	2.52	3.07	75	0	1.95	23	5.43	2.65	83	
Interest income from nonbank subsidiaries.....	0.06	0.24	80	0.04	0.35	79	0.03	0.18	77	0.05	0.73	74	0.09	1.19	67	
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44	
Operating income from nonbank subsidiaries	19.75	5.58	85	0.04	6.48	40	2.55	4.67	69	0.05	4.70	39	5.52	7.29	76	
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43	
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48	
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40	
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			49.81	135.13	45	48.41	83.37	57
Loans and advances from subsidiaries / Total debt	11.70	28.16	44	15.42	28.31	50	17.11	26.38	55	11.69	27.08	47	10.90	28.33	47	